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PATENT  
Attorney Docket No.: 020375-038110US

TOWNSEND and TOWNSEND and CREW LLP

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Kenneth Algiene et al.

Application No.: 10/645,722

Filed: August 20, 2003

For: SYSTEMS AND METHODS FOR  
DIRECTING ELECTIVE ACCOUNT  
BALANCES

Customer No.: 20350

Confirmation No. 8172

Examiner: John O. Preston

Technology Center/Art Unit: 3691

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

In response to the Office Action mailed January 28, 2009, please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 8 of this paper.